

Exhibit B



About, Inc. aka Meredith Operations Corp

28 Liberty 8th Floor
New York, NY 10005

#6327 Meredith Operations Corp Finance | Better | 01-July-2022 | Q3-Q4 CPC/CPM

Advertiser: Better Mortgage - General
Flight Dates: 07/01/2022 EST - 12/31/2022 EDT
Budget: \$1,855,800.00 USD

INSERTION ORDER

Contacts

Name	Type	Phone	Fax	Email
Brandon Gibbs	Salesperson			brandon.gibbs@investopedia.com
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Line Items

#	Name	Start	End	Cost Basis	Contract Units	Cost	Creative Sizes	Total Booked	Notes
#1	INV Cross Platform Mortgage Calculator Sponsorship	7/1/2022	12/31/2022 EDT	FLAT		FLAT		\$120,000.00 USD	
	INV Cross Platform Desktop Embedded Mortgage Calculator Unit				2,103			1x1	100% SOV Guaranteed Clicks are estimated
	INV Cross Platform Mortgage Calculator URLs Featured Articles Landing Pages				3,563,690		300x250, 729x90, 320x50, 300x600		Guaranteed Impressions 100% SOV of Banner Ads within Journey Articles
	INV Cross Platform Performance Targeting: Mortgage Intent Rotational Display						300x250, 729x90, 160x600, 320x50, 300x600		Rotational Media Banner Ads not included within the 100% SOV Sites include: Investopedia.com
#2	BAL Cross Platform Mortgage Calculator Sponsorship	7/1/2022	12/31/2022 EDT	FLAT		FLAT		\$80,000.00 USD	
	BAL Cross Platform Desktop Embedded Mortgage Calculator Unit				237			1x1	100% SOV Guaranteed Clicks are estimated
	BAL Cross Platform Mortgage Calculator URLs Featured Articles & Landing Pages				3,033,532		300x250, 729x90, 320x50, 300x600		Guaranteed Impressions 100% SOV of Banner Ads within Journey Articles
	BAL & BAL SMB Cross Platform Performance Targeting: Mortgage Intent Rotational Display						300x250, 729x90, 160x600, 320x50, 300x600		Rotational Media Banner Ads not included within the 100% SOV Sites include: TheBalance.com, TheBalanceSMB.com
#3	INV Cross Platform "The Complete HomeBuying Guide" Journey Sponsorship	8/1/2022	12/31/2022 EDT	FLAT		FLAT		\$356,800.00 USD	
	INV Cross Platform "The Complete HomeBuying Guide" Journey Featured Articles & Landing Pages								Guaranteed Impressions 100% SOV of Banner Ads within Journey Articles Rotational Media Banner Ads not included within the 100% SOV \$178k Quarterly Product Minimum Spend Required Commitment Deadline: 2-4 Weeks
	INV Cross Platform Mortgage Intenders Targeted Rotational Display				9,714,286		300x250, 729x90, 160x600, 320x50, 300x600		Sites Include: Investopedia.com
	INV Cross Platform "The Complete HomeBuying Guide" 100% SOV Textnotes				1,200		title: 55 characters body: 250-450 characters		Non-Guaranteed, Clicks Dependent on Performance Textnote copy will be written by Meredith Operations Corp, subject to client's compliance approval Advertiser Name must be clearly stated within the creative Minimum of 2 approved creative versions needed for launch 1 unique click through URL only
#4	BAL Cross Platform First-Time Home Buying Interactive Custom Experience & Content Package	7/1/2022	12/31/2022 EDT	FLAT		FLAT		\$270,600.00 USD	
	BAL Cross Platform First-Time Home Buying Interactive Custom Experience & Content Package Featured Articles & Landing Pages								\$135k Quarterly Product Minimum Required Custom Content Non-Cancellable Commitment Deadline: 8-12 weeks
	BAL Cross Platform First-Time Homebuyers Guide Section Sponsorship — 100%						300x250, 300x600, 320x50, 728x90		100% SOV is Guaranteed Impression quantity is estimated
	BAL Cross Platform "So You Wanna Buy A Home " Cross Platform Journey "Black First-Time Homebuyer Resources" Cross Platform Journey "Key Terms for First-Time Home Buyers"Journey Featured Articles & Landing Pages "LGTBQ+ Homebuyer Resources" Journey "Women Homebuyers Resources" Journey "Latinx Homebuyers Rerouces" Journey								Guaranteed Impressions Sites Include: TheBalance.com
	BAL Cross Platform Mortgage Intenders Targeted Rotational Display				7,313,514		300x250, 729x90, 160x600, 320x50, 300x600		
	BAL Added Value Brand Study								
#5	INV Cross Platform Mortgage Intenders Targeted Rotational Display	7/1/2022	12/31/2022 EDT	CPM	6,605,405	\$37.00 USD	300x250, 729x90, 160x600, 320x50, 300x600	\$244,400.00 USD	

#6	MYD & SPR Cross Platform ROS Rotational Display	7/1/2022 12/31/2022 EDT	CPM	10,384,615 \$13.00 USD	300x250, 729x90, 160x600, 320x50, 300x600	\$135,000.00 USD	Added Incremental \$50K on 9/1
#8	INV Cross Platform Mortgage Targeted Textntoes	7/1/2022 12/31/2022 EDT	CPC	4,000 \$16.00 USD	title: 55 characters body: 250-450 characters	\$64,000.00 USD	Non-Guaranteed, Clicks Dependent on Performance Textnote copy will be written by Meredith Operations Corp, subject to client's compliance approval Advertiser Name must be clearly stated within the creative Minimum of 2 approved creative versions needed for launch 1 unique click through URL only
#9	INV & BAL Cross Platform ROS Mortgage Tables	7/1/2022 12/31/2022 EDT	CPC	5,000 \$16.00 USD	100 character limit per bullet point Max of 2 bullet points	\$80,000.00 USD	Inventory is Non-Guaranteed, Clicks Dependent on Performance Campaigns will appear in both "End of Content Template" and "Mid Content Template"
#10	Better Home & Gardens Cross Platform ROS Rotational Display	7/1/2022 9/30/2022 EDT	CPM	4,375,000 \$15.60 USD	728x90, 300x250, 320x50	\$68,250.00 USD	Incremental \$25K Added on 9/1
#11	Southern Living Cross Platform ROS Rotational Display	7/1/2022 9/30/2022 EDT	CPM	5,657,051 \$15.60 USD	728x90, 300x250, 320x50	\$88,250.00 USD	Incremental \$45K Added on 9/1
#12	Real Simple Cross Platform Home Contextual Targeted Rotational Display	7/1/2022 9/30/2022 EDT	CPM	3,620,492 \$17.47 USD	728x90, 300x250, 320x50	\$63,250.00 USD	Incremental \$20K Added on 9/1
#13	Martha Stewart Cross Platform Home Contextual Targeted Rotational Display	7/1/2022 9/30/2022 EDT	CPM	3,048,082 \$17.47 USD	728x90, 300x250, 320x50	\$53,250.00 USD	Incremental \$10K Added on 9/1
#14	Midwest Living Cross Platform ROS Rotational Display	7/1/2022 9/30/2022 EDT	CPM	2,371,795 \$15.60 USD	728x90, 300x250, 320x50	\$37,000.00 USD	Incremental \$10K Added on 9/1
#15	Better Home & Gardens Cross Platform ROS Rotational Display Q4	10/1/2022 12/31/2022 EDT	CPM	2,692,307 \$15.60 USD	728x90, 300x250, 320x50	\$42,000.00 USD	Incremental \$42K Added on 9/26
#16	Southern Living Cross Platform ROS Rotational Display Q4	10/1/2022 12/31/2022 EDT	CPM	2,692,307 \$15.60 USD	728x90, 300x250, 320x50	\$42,000.00 USD	Incremental \$42K Added on 9/26
#17	Real Simple Cross Platform Home Contextual Targeted Rotational Display Q4	10/1/2022 12/31/2022 EDT	CPM	2,404,121 \$17.47 USD	728x90, 300x250, 320x50	\$42,000.00 USD	Incremental \$42K Added on 9/26
#18	Martha Stewart Cross Platform Home Contextual Targeted Rotational Display Q4	10/1/2022 12/31/2022 EDT	CPM	2,404,121 \$17.47 USD	728x90, 300x250, 320x50	\$42,000.00 USD	Incremental \$42K Added on 9/26
#19	Midwest Living Cross Platform ROS Rotational Display Q4	10/1/2022 12/31/2022 EDT	CPM	1,730,769 \$15.60 USD	728x90, 300x250, 320x50	\$27,000.00 USD	Incremental \$27K Added on 9/26
#20	Added Value Creative Asset Study	11/21/2022 12/31/2022 EDT	AV	- -	-	-	AV study added on 10/24/22
				Total CPM (69,520,321 Units):			
				Total CPC (12,540 Units):			
				20 Item Total	Grand Total: \$1,855,800.00 USD		

TERMS AND CONDITIONS

This Insertion Order ("IO") is by and between the above-named client ("Advertiser") or agency ("Agency") and Meredith Operations Corporation ("Dotdash Meredith"). Except as set forth herein, this IO shall be subject to the IAB/AAA Standard Terms and Conditions, Version 3.0 (the "IAB Terms"), other than Section III.c, and shall be governed by the laws of the State of New York. All claims arising in connection with this IO will be brought solely in New York, New York, and the parties consent to the jurisdiction of such courts. All capitalized terms not defined herein shall have the meanings set forth in the IAB Terms.

For line item "INV | Cross Platform | Mortgage Targeted Textntoes ", Better Mortgage agrees to purchase any clicks delivered in excess of 4,000 at a rate of \$16 CPC USD
For line item "INV & BAL | Cross Platform | ROS Mortgage Tables ", Better Mortgage agrees to purchase any clicks delivered in excess of 5,000 at a rate of \$16 CPC USD

Proposal Expiration and Confidentiality:

Proposal placements, elements and pricing are valid for no longer than 30 days after proposal date. The proposal and this IO are confidential to Dotdash Meredith and shall not be disclosed by Advertiser or Agency to any third party without Dotdash Meredith's prior written consent. ☐

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Custom Elements:

All custom packages are non-cancellable & non-transferable. Unless otherwise agreed, all custom elements produced by Dotdash Meredith require a lead time of 12 weeks upon receipt of signed IO and assets for build - may require adjustment based on campaign elements. Production timelines for all Custom Material shall commence no earlier than execution of this Insertion Order by both parties. All timelines are subject to change prior to such execution.

Custom License:

Dotdash Meredith hereby grants Advertiser a non-exclusive, royalty-free, non-transferable, non-sublicensable, revocable, limited right and license to exhibit the unedited and unmodified [insert specific vetted assets] as is, in whole and not in part, solely on Advertiser Channels, solely for a period of two years from Program launch ("Exhibition Term"), provided that the Custom Assets shall not include any talent or custom photography. "Advertiser Channels" shall mean and be limited to Advertiser's owned and operated United States (with incidental worldwide use): (i) website(s), (ii) unpaid organic YouTube channel, and (iii) unpaid organic Instagram, Facebook and Twitter social media channels, provided that Advertiser's bio includes a link to written content, and Advertiser's email newsletters (United States distribution, only). Advertiser acknowledges and agrees that all such use by Advertiser shall be "organic" (e.g. no paid media placed behind social content, no third party stand-alone programmatic distribution, no "paid" YouTube or other similar distribution). Any additional means of distribution not expressly granted hereunder is subject to Dotdash Meredith's prior written approval and may be subject to an additional fee.

Reservation of Media:

Media is sold on a first come, first served basis. Media is not reserved until execution of the Insertion Order by both parties.

Ownership/Sponsorship/SOV:

Media placements are based on forecasting, and actual impressions may vary.

i.☐ If an ownership/sponsorship/SOV placement delivers fewer impressions than forecasted, Dotdash Meredith shall offer a make-good.

ii.☐ If an ownership/sponsorship/SOV placement delivers significantly more impressions (>10%) than forecasted, Dotdash Meredith may give the Agency/Advertiser first right of refusal to purchase or optimize into additional impressions and/or shorten the duration of placement to maintain the contracted share of voice, at Dotdash Meredith's discretion.☐

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Added value, rates and SOV, if relevant, have been customized on the media plan according to the spend level; changes to the spend level may impact the rates, the amount of added value and the nature of SOV. 100% SOV for flat fee program packages reflects page view ownership and not total site inventory.

Dotdash Meredith inventory runs cross-device unless specified otherwise.

Competitive Separation:

Dotdash Meredith shall make a commercially reasonable effort to honor any requests for competitive separation of IAB standard display units, including between specific competing advertisers in the same vertical. However, certain integrated sponsorships (which may include elements such as text mentions and advertiser logos) appear within broad areas of the site and do not allow for competitive separation.☐

Dotdash Meredith reserves the right to serve run of network (RON), best performing targeted media and/or run of site (ROS) media across desktop, mobile, tablet and newsletter platforms at its sole discretion unless otherwise specified herein.☐

Preemption for Site Takeovers:

Dotdash Meredith reserves the right to sell and deliver full site takeovers, which may preempt the advertiser's campaign for a period of time. Dotdash Meredith shall make a commercially reasonable effort to ensure that the campaign still delivers the full contracted impressions as evenly as possible by the end date of the campaign. If this is not reasonably practical, Dotdash Meredith will offer a make-good of equal or greater value.

Cancellation:

Unless otherwise designated on this IO as non-cancelable, Advertiser may cancel this entire IO, or any portion thereof, as follows:☐

i.☐ With 14 days' prior written notice to Dotdash Meredith, without penalty, for any guaranteed Deliverable, including, but not limited to, CPM Deliverables. For clarity and by way of example, if Advertiser cancels the guaranteed portions of the IO eight (8) days prior to serving of the first impression, Advertiser will only be responsible for the first six (6) days of those Deliverables.

ii.☐ With seven (7) days prior written notice to Dotdash Meredith, without penalty, for any non-guaranteed Deliverable, including, but not limited to, CPC Deliverables, CPL Deliverables, or CPA Deliverables, as well as some non-guaranteed CPM Deliverables.

iii.☐ With 30 days' prior written notice to Dotdash Meredith, without penalty, for any flat fee-based or fixed-placement Deliverables, including, but not limited to, roadblocks, time-based or share-of-voice buys, and some types of cancelable sponsorships.

iv.☐ With 90 days' prior written notice to Dotdash Meredith, without penalty, for any holiday sponsorships. For clarity and by way of example, if Advertiser cancels a 30-day holiday sponsorship seventy-five (75) days prior to serving of the first impression, Advertiser will only be responsible for the first fifteen (15) days of those Deliverables.

Changes to Scope - Custom Content:

Any change in scope or timing requested by Advertiser or Agency, or any change in scope resulting from the delay of input, feedback or supplied assets from the Advertiser or Agency, may result in additional costs that will be the responsibility of the Advertiser or Agency.


Advertising Materials:


"Advertising Materials" shall include, but not be limited to, all content, marks, materials and information provided by or on behalf of Advertiser for use in the Custom Materials or otherwise in connection with this IO, including, but not limited to any and all claims pertaining to the business, products or services of Advertiser or its competitors. Advertiser hereby (i) represents and warrants that the Advertising Materials are accurate, substantiated, not misleading or deceptive and comply with all applicable, laws, ordinances and regulations, and (ii) shall indemnify, defend and hold harmless Media Company and each of its Affiliates and Representatives from Losses resulting from any Claims brought by a Third Party resulting from Advertiser's breach or alleged breach of the foregoing representations and warranties.

Ad Serving:

Due to security and ad performance concerns, Dotdash Meredith does not accept 4th party ad serving, including, but not limited to, a DFA tag that generates a call to a creative on a Pointroll server. Advertiser is responsible for all 3rd party serving or tracking fees.

Data Collection & Tagging:
General. As used in this section ("Data Collection and Tagging"), the term "Advertiser" refers to Advertiser and Agency, as well as any entity collecting or using, or directing, authorizing or assisting other persons or entities to collect or use data related to Dotdash Meredith properties on Advertiser or Agency's behalf. The term "Ad" or "Ads" refers to advertisements that are served under this media plan/IO. Advertiser may not include any technology intended to track, monitor, or view users' activity, including but not limited to cookies, web beacons, pixel tags, blocking, widgets, scripts or other data collection process in Ads without Dotdash Meredith's prior written consent, and only as specifically acknowledged and authorized in this media plan/IO. Any data collection authorized by Dotdash Meredith must at all times be in accordance with the terms of this media plan/IO as well as the Dotdash Meredith Data Collection Policies and Technical and Process Guidelines, <https://www.meredith.com/datapolicy>, which are incorporated by reference to this media plan/IO. The terms of this section ("Data Collection and Tagging") shall take precedence over any other terms set forth herein. Dotdash Meredith reserves the right to change its policies or revoke authorization for a particular data use or tag, provided that Advertiser will be given reasonable advance written notice of all such changes.

By 
Printed Name Briana Hovington
Title Paid Media Lead
Date 11/21/2022
On Behalf Of Better Mortgage - General

By 
Printed Name Megan LaCava
Title SVP, Client Services
Date 11/21/2022